Branch Based Closed Issue Account Information

Product Name	Product Rules
30 Day Notice ISA (issue 1 & 2)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** require 30 days' notice or 30 days loss of interest
90 Day Notice ISA	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** require 90 days' notice or 90 days loss of interest. Cheque only and a minimum of £500
Branch ISA (issue 1)	• **Minimum opening and operating balance:** £1 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** based on tax year allowance • **Withdrawals:** without notice or charge
Branch ISA (issue 2 and 3)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** based on tax year allowance • **Withdrawals:** without notice or charge
Branch ISA (issue 4)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** without notice or charge
Branch Reward ISA	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by cash, cheque, or standing order and must be a minimum of £1,000 • **Maximum balance:** based on tax year allowance • **Withdrawals:** up to 3 withdrawals per calendar year without notice or charge. 3rd withdrawal must be by closure or transfer
Help to Buy: ISA (out of area)	• **Minimum opening and operating balance:** £10 • **Deposits:** by cash, cheque, or standing order and must be a maximum of £200 per month • **Maximum balance:** £12,000 (Government limit) • **Withdrawals:** without notice or charge
Help to Buy: ISA (out of area) (issue 2)	
Help to Buy: ISA (B, DY, WS and WV postcodes)	

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Castle Street, Coseley,
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Bilston branch
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73 Church Street, Bilston,
WV14 0BJ

Sedgley branch
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6 Bull Ring, Sedgley,
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Codsall branch
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ISA Reward Saver	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £40,000 • **Withdrawals:** without notice or charge
ISA Reward Saver (issue 2)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** up to 4 withdrawals per calendar year without notice or charge.
Limited Edition ISA	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £60,000 • **Withdrawals:** without notice or charge
Limited Edition ISA (Issue 2)	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £60,000 • **Withdrawals:** without notice or charge
Limited Issue ISA (issue 1 and 2)	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** based on tax year allowance • **Withdrawals:** up to 3 withdrawals per calendar year without notice or charge. Further withdrawals or closure will be subject to 90 days interest lost on the amount withdrawn
Premier ISA	• **Minimum opening and operating balance:** Minimum opening balance of £5,000. Minimum operating balance of £1 • **Deposits:** by cheque only and a minimum of £500 • **Maximum balance:** based on tax year allowance • **Withdrawals:** without notice or charge by cheque only and a minimum of £500
Premier Reward ISA	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by cheque only • **Maximum balance:** based on tax year allowance • **Withdrawals:** up to 3 withdrawals by cheque per calendar year and a minimum of £500
Six Access ISA	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** a maximum of 6 withdrawals per calendar year. After the sixth withdrawal, 90 days interest will be lost on the amount withdrawn.

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30 Day Community Notice Saver (issue 1) 30 Day Notice Midlands Air Ambulance Saver (issue 1)	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** require 30 days' notice, no early access. 3 withdrawals per calendar year, minimum £500 cheque
Hallmark Access (issue 1, 2 and 3)	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 3 withdrawals by cheque or internal transfer per calendar year and a minimum cheque withdrawal of £10
Hallmark Access (issue 4)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 3 withdrawals by cheque or internal transfer per calendar year. £10 Minimum cheque
Hallmark Access (issue 5)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 3 withdrawals by cheque per calendar year and a minimum cheque withdrawal of £10
Access Deposit Branch Access	• **Minimum opening and operating balance:** £1 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge
Branch Reward Saver	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** without notice or charge
Business Reward Saver (issue 1 and issue 2)	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £1,000,000 • **Withdrawals:** Up to 2 withdrawals per calendar year. Electronic transfer to nominated business account only
Cash Zone *Available to those aged 15 and under*	• **Minimum opening and operating balance:** £10 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £25,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Community Regular Saver	• **Minimum opening and operating balance:** £10 • **Deposits:** by cash, cheque, or standing order

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6 Bull Ring, Sedgley,
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	• **Maximum balance:** £25,000 • **Withdrawals:** Up to 2 withdrawals per calendar year without notice or charge
Double Access Saver	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 2 withdrawals per calendar year without notice or charge
Easy Access	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge
Easy Access Deposit *Available to Clubs, Charities and Associations only*	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge
Easy Access Maturity Saver	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £25,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Limited Access (issue 1,2,3 and 4)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 3 withdrawals per calendar year without notice or charge and must be made by cheque only
Limited Access Business Saver (issue 1)	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £500,000 • **Withdrawals:** Up to 3 withdrawals per calendar year. Electronic transfer to nominated business account only
Limited Access Business Saver (issue 2 and issue 3)	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £1,000,000 • **Withdrawals:** Up to 3 withdrawals per calendar year. Electronic transfer to nominated business account only
Loyalty Double Access Saver	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £20,000

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	• **Withdrawals:** Limited to a maximum of 2 withdrawals per calendar year. After second withdrawal, no further withdrawals including closure of the account and withdrawal of any interest is available until the next calendar year. Withdrawals can be made by cash, cheque or internal transfer.
Hallmark Reward 30 Hallmark Reward 30 Monthly	• **Minimum opening and operating balance:** £10,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £85,000 • **Withdrawals:** Require 30 days' notice. Up to 3 withdrawals by cheque or internal transfer per calendar year and a minimum of £500
Investment (issue 1 and 2)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required
Notice Deposit (issue 1 and 2) *Available to Clubs, Charities and Associations only*	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required
Premier Access	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by cheque only, and must be a minimum of £500 • **Maximum balance:** £100,000 • **Withdrawals:** Up to 3 withdrawals per calendar year without notice or charge, by cheque only and a minimum of £500
Premier Investment	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cheque only • **Maximum balance:** £500,000 • **Withdrawals:** without notice or charge for balances over £2,000. For balances below £2,000 30 days' notice or 30 days' loss of interest is required. Cheque only withdrawals, and a minimum of £500
Premier Reward 30 Premier Reward 30 Monthly	• **Minimum opening and operating balance:** £10,000 • **Deposits:** by cheque only • **Maximum balance:** £85,000 • **Withdrawals:** Require 30 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £500.
Reward Saver (issue 1 & issue 2)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000

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	• **Withdrawals:** Up to 4 withdrawals per calendar year without notice or charge by cash, cheque or internal transfer
Wolves Saver (issue 1)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Wolves Saver (issue 2)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £25,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Wolves Saver (issue 3)	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £75,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Junior Wolves Saver (Issue 1) *Available to those aged 15 and under*	• **Minimum opening and operating balance:** £10 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £25,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
Junior Wolves Saver (Issue 2) *Available to those aged 15 and under*	• **Minimum opening and operating balance:** £10 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £25,000 • **Withdrawals:** Up to 6 withdrawals per calendar year without notice or charge
14 Day Notice Saver (Postal)	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cheque via post • **Maximum balance:** £250,000 • **Withdrawals:** Require 14 days' notice, no early access available. Cheque only withdrawals via post
35 Day Notice Business Saver	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £500,000 • **Withdrawals:** Require 35 days' notice. No early access. Electronic transfer to nominated business account only
35 Day Notice Business Saver	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £1,000,000 • **Withdrawals:** Require 35 days' notice. No early access. Electronic transfer to nominated business account only

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60 Day Notice Account	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £250,000 • **Withdrawals:** Require 60 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £100 per withdrawal
125 Anniversary Regular Saver to 31.07.27	• **Minimum opening and operating balance:** There is no minimum opening balance or operating balance. • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** You can deposit up to £125 per calendar month • **Withdrawals:** Can be made without notice or charge by cash, cheque or internal transfer
Business Deposit	• **Minimum opening and operating balance:** £10,000 • **Deposits:** by cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Require 30 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £500 per withdrawal
90 Day Notice Account	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £250,000 • **Withdrawals:** Require 90 days' notice. Up to 3 withdrawals per calendar year. Cheque only withdrawals and a minimum of £100 per withdrawal
90 Day Notice Business Saver	• **Minimum opening and operating balance:** £5,000 • **Deposits:** by electronic transfer from the nominated business account • **Maximum balance:** £500,000 • **Withdrawals:** Require 90 days' notice. No early access. Electronic transfer to nominated business account only
120 Day Notice Account	• **Minimum opening and operating balance:** £100 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £100,000 • **Withdrawals:** Require 120 days' notice. No early access available
Six Access Saver	• **Minimum opening and operating balance:** £1,000 • **Deposits:** by cash, cheque, or standing order • **Maximum balance:** £500,000 • **Withdrawals:** a maximum of 6 withdrawals per calendar year. After the sixth withdrawal, 90 days interest will be lost on the amount withdrawn.

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